Massachusetts Division of Insurance Annual Report of Membership in Insured Preferred Provider Plans by Plan Type as of December 31, 2004

2004 Massachusetts	2004	2003	2003 to 2004	2004	2003	2003 to 2004
Insured Preferred Provider Plan Members 1	MA	MA	Change	Market	Market	Change in Market
By Plan Type	Members	Members	of Members	Penetration	Penetration	Penetration
MEDICAL Insured Preferred Provider Plans	358,780	351,111	7,669	5.59%	5.46%	0.13%
DENTAL Insured Preferred Provider Plans	397,261	411,602	(14,341)	6.19%	6.40%	-0.21%
VISION Insured Preferred Provider Plans	183,372	145,465	37,907	2.86%	2.26%	0.60%
MENTAL HEALTH and SUBSTANCE ABUSE Insured Preferred Provider Plans	181,203	10,155	171,048	2.82%	0.16%	2.67%
PRESCRIPTION DRUG EXPENSE Insured Preferred Provider Plans	1,468	2,515	(1,047)	0.02%	0.04%	-0.02%

¹ Information reported by carriers offering an insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

Page 1 As of December 12, 2005